

FIG. 1

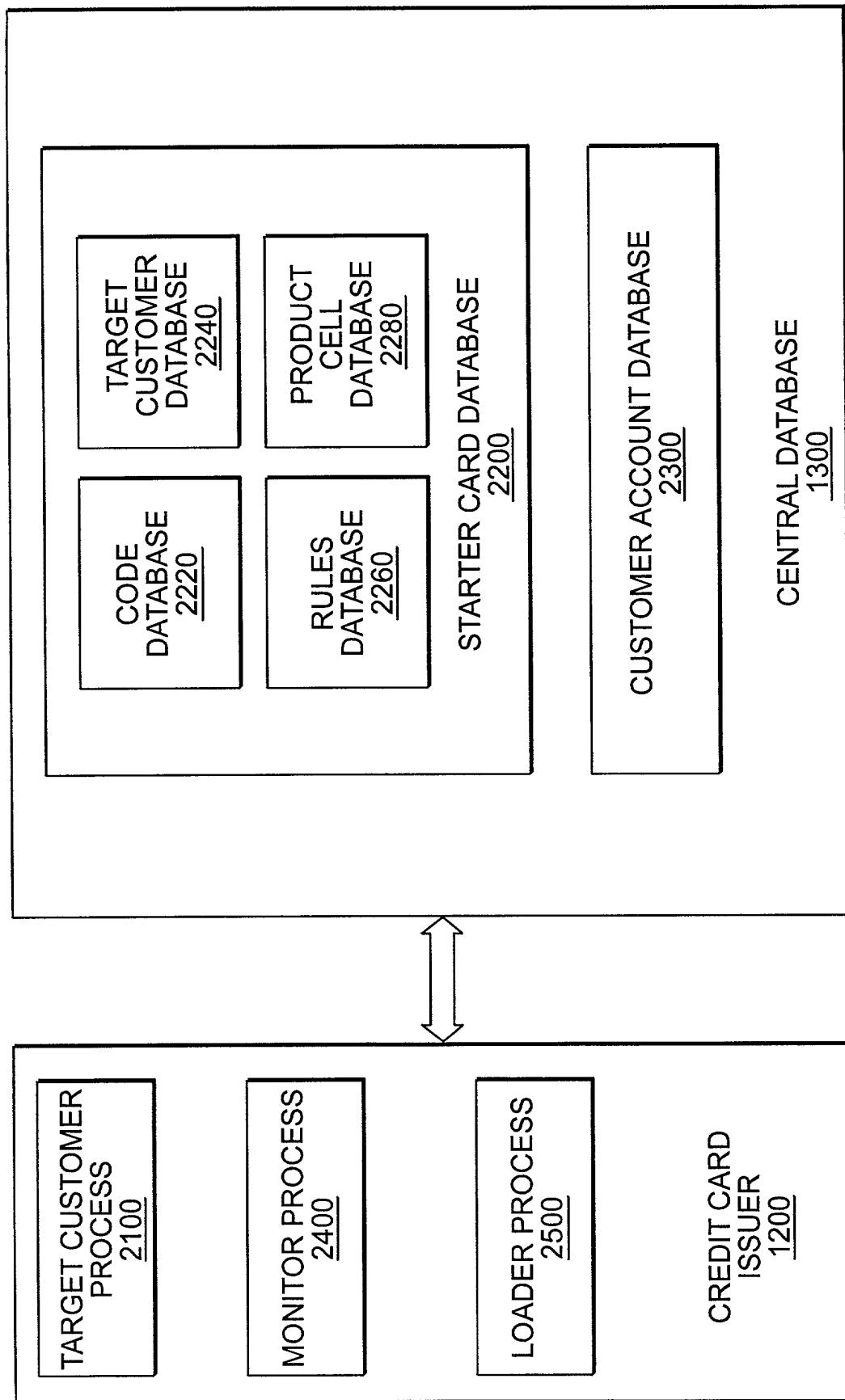


FIG. 2

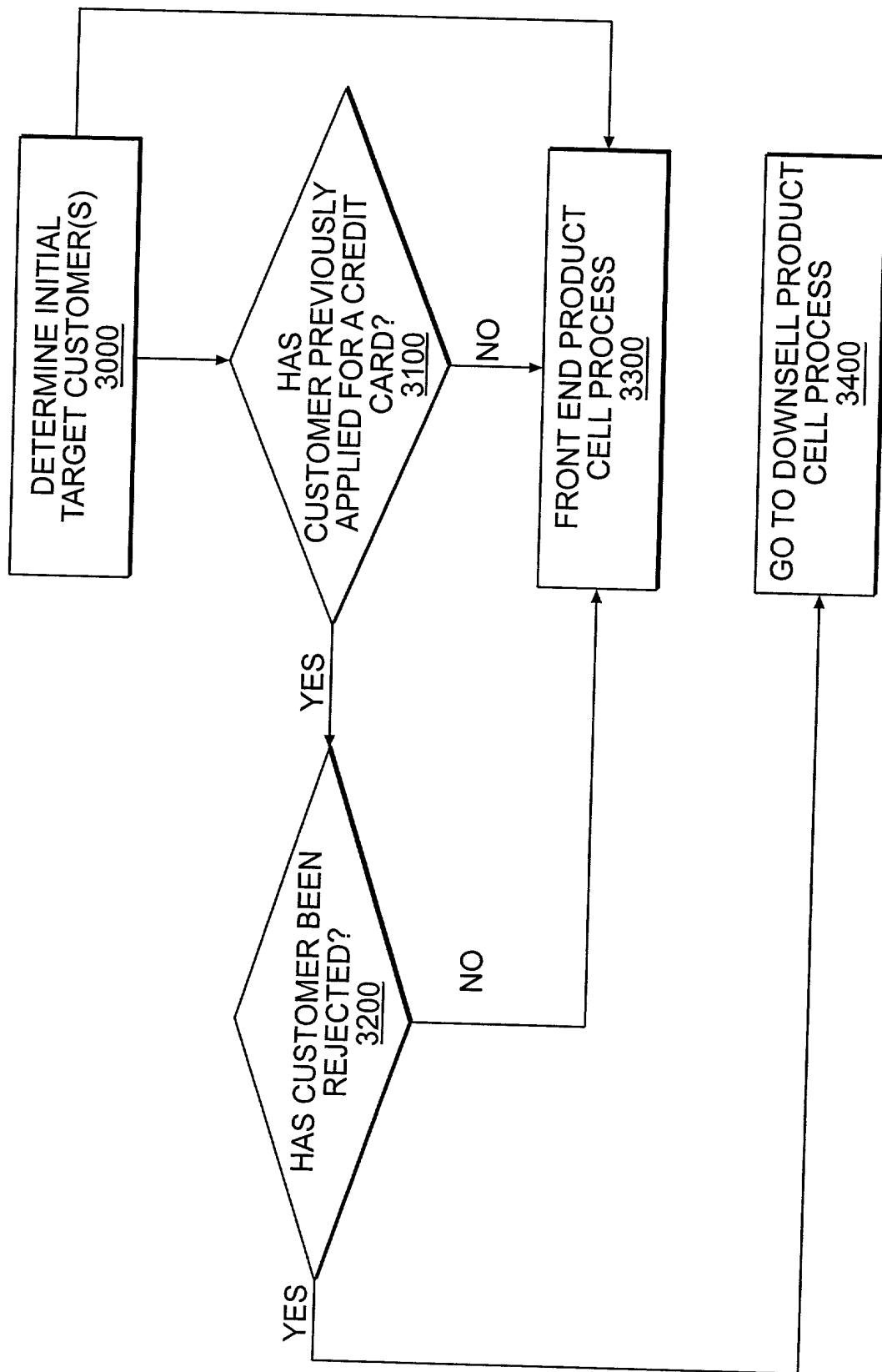


FIG. 3

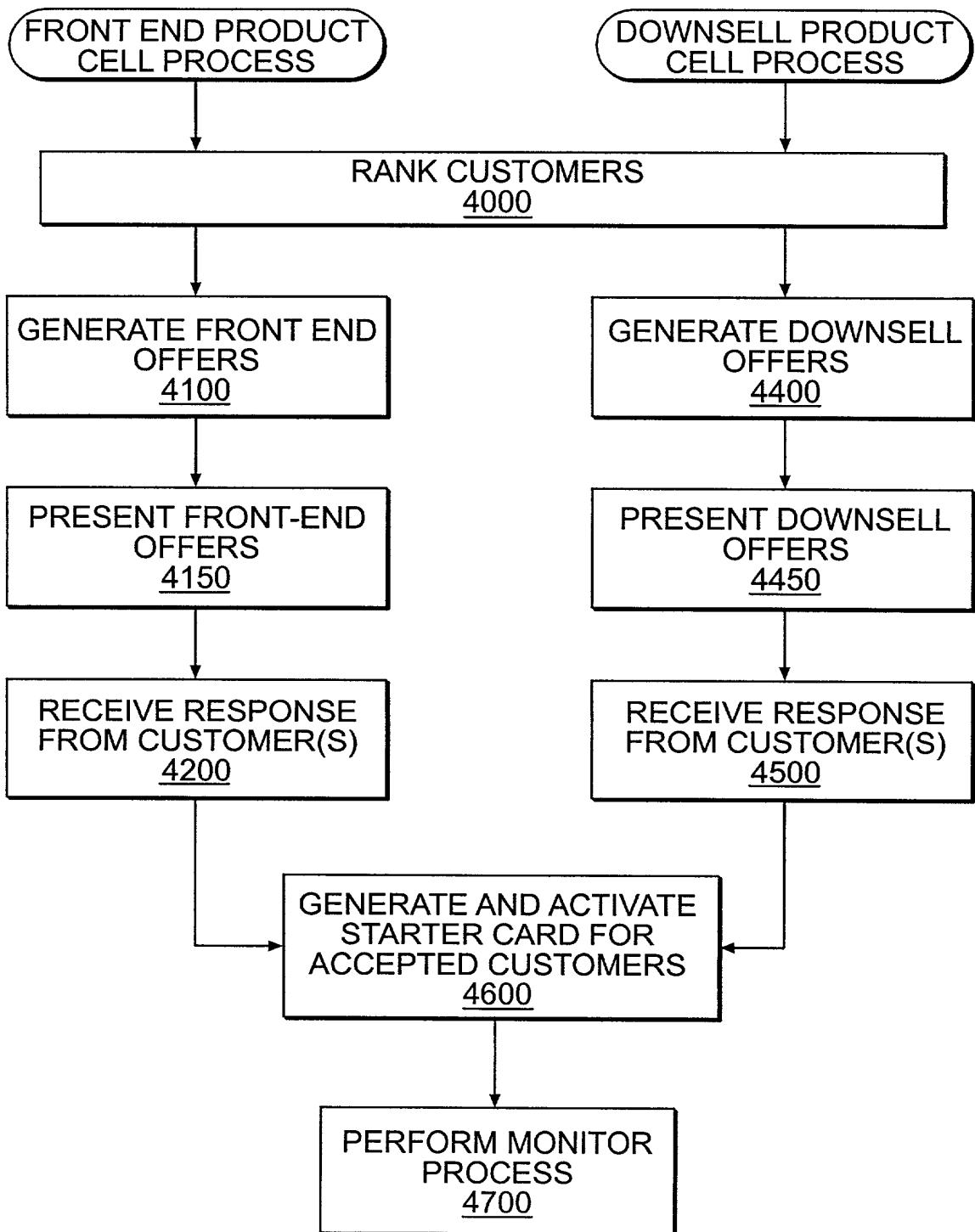


FIG. 4

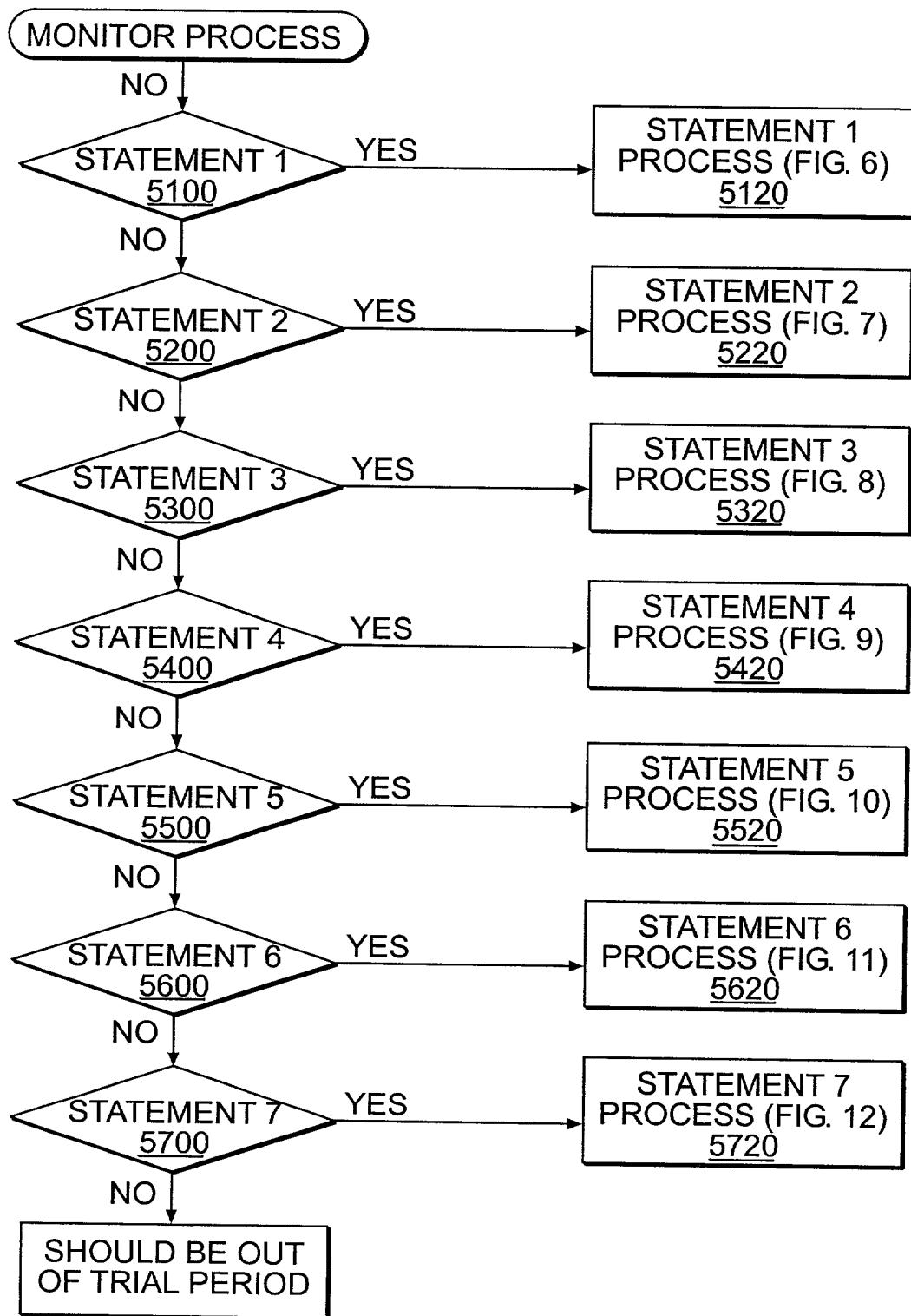


FIG. 5

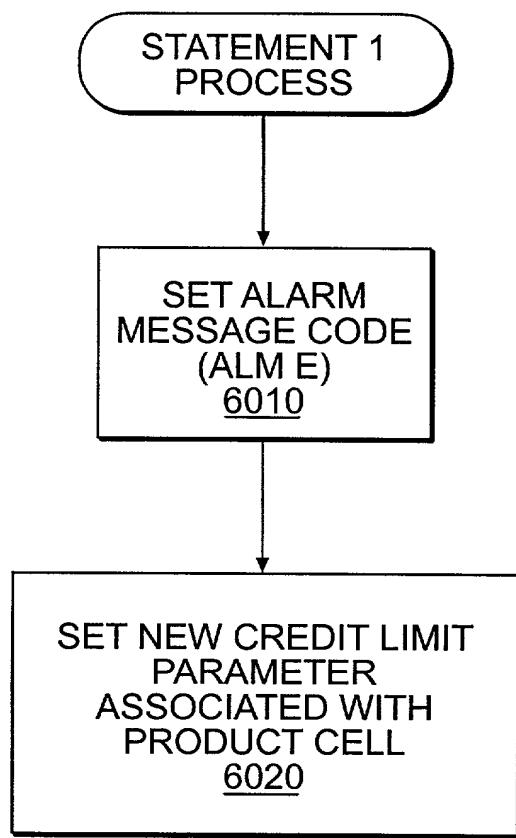


FIG. 6

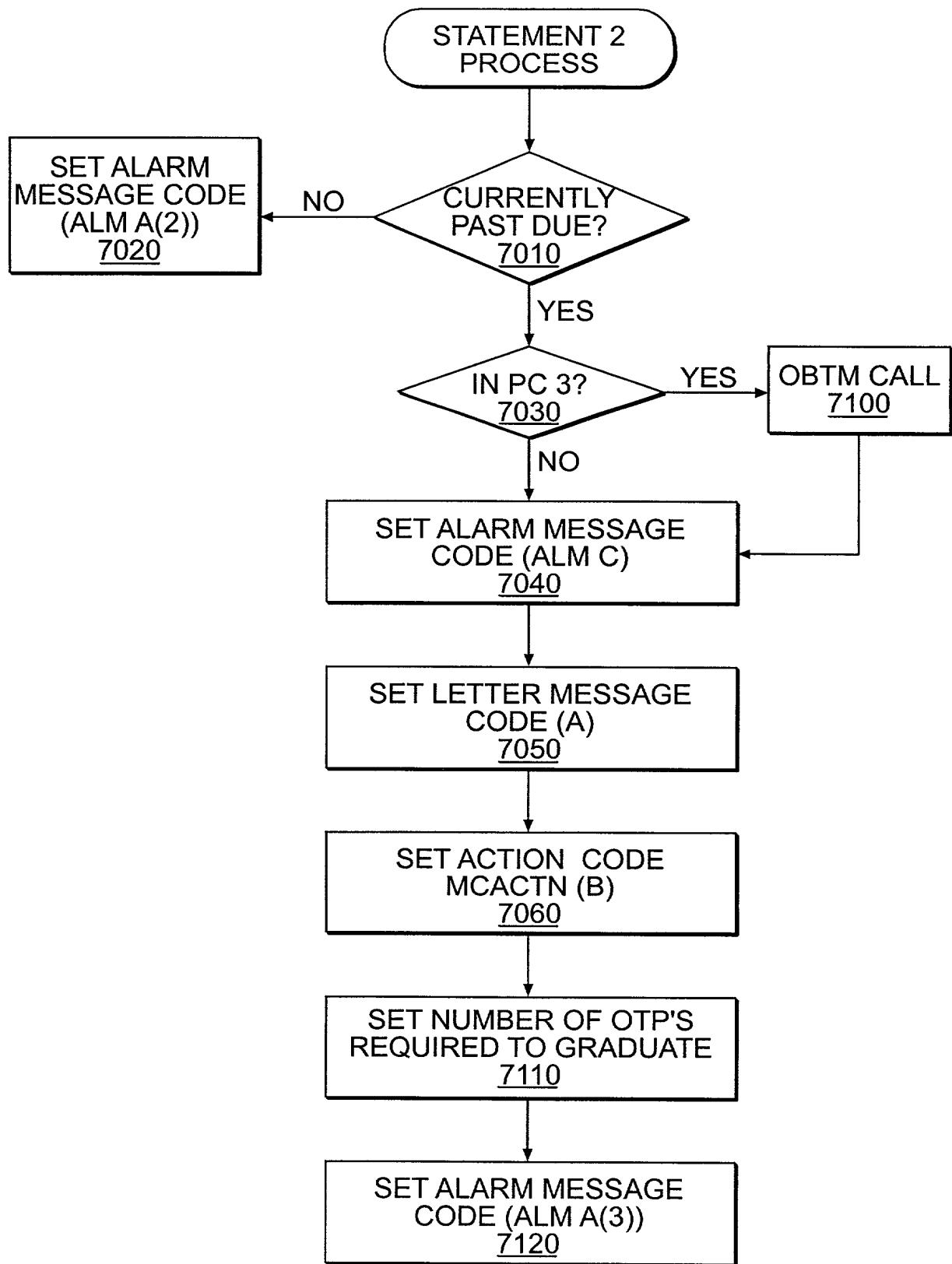


FIG. 7

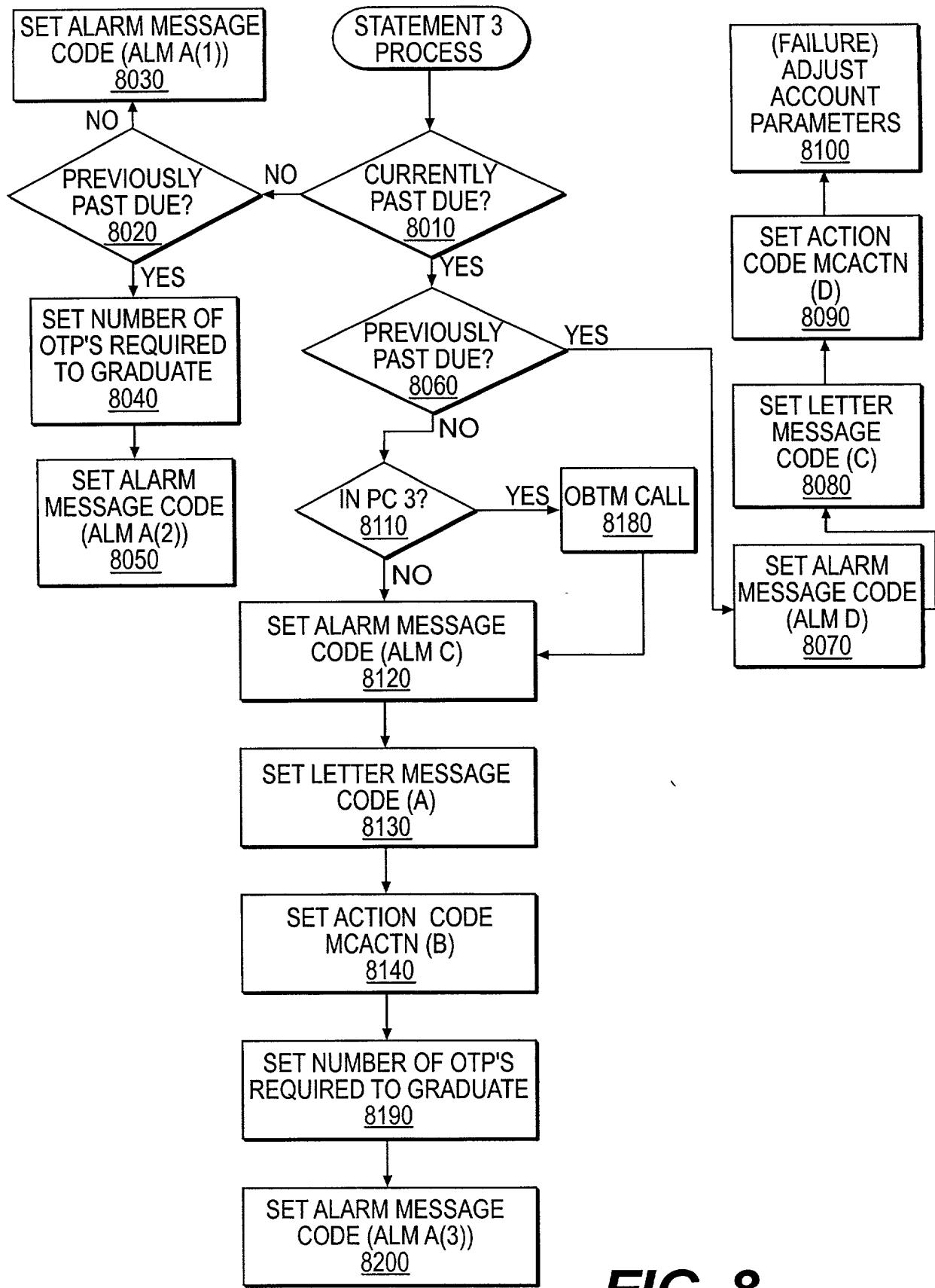


FIG. 8

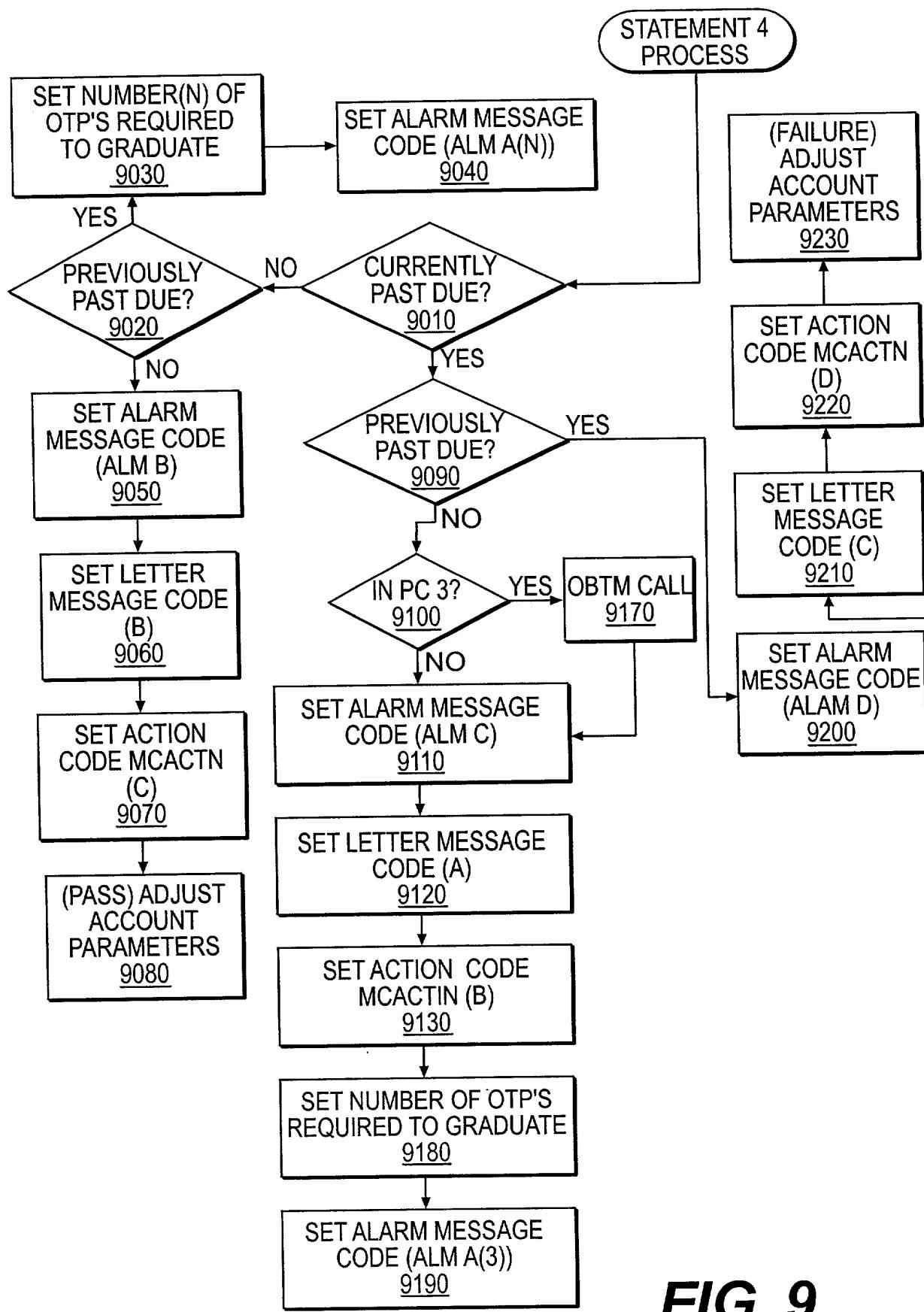


FIG. 9

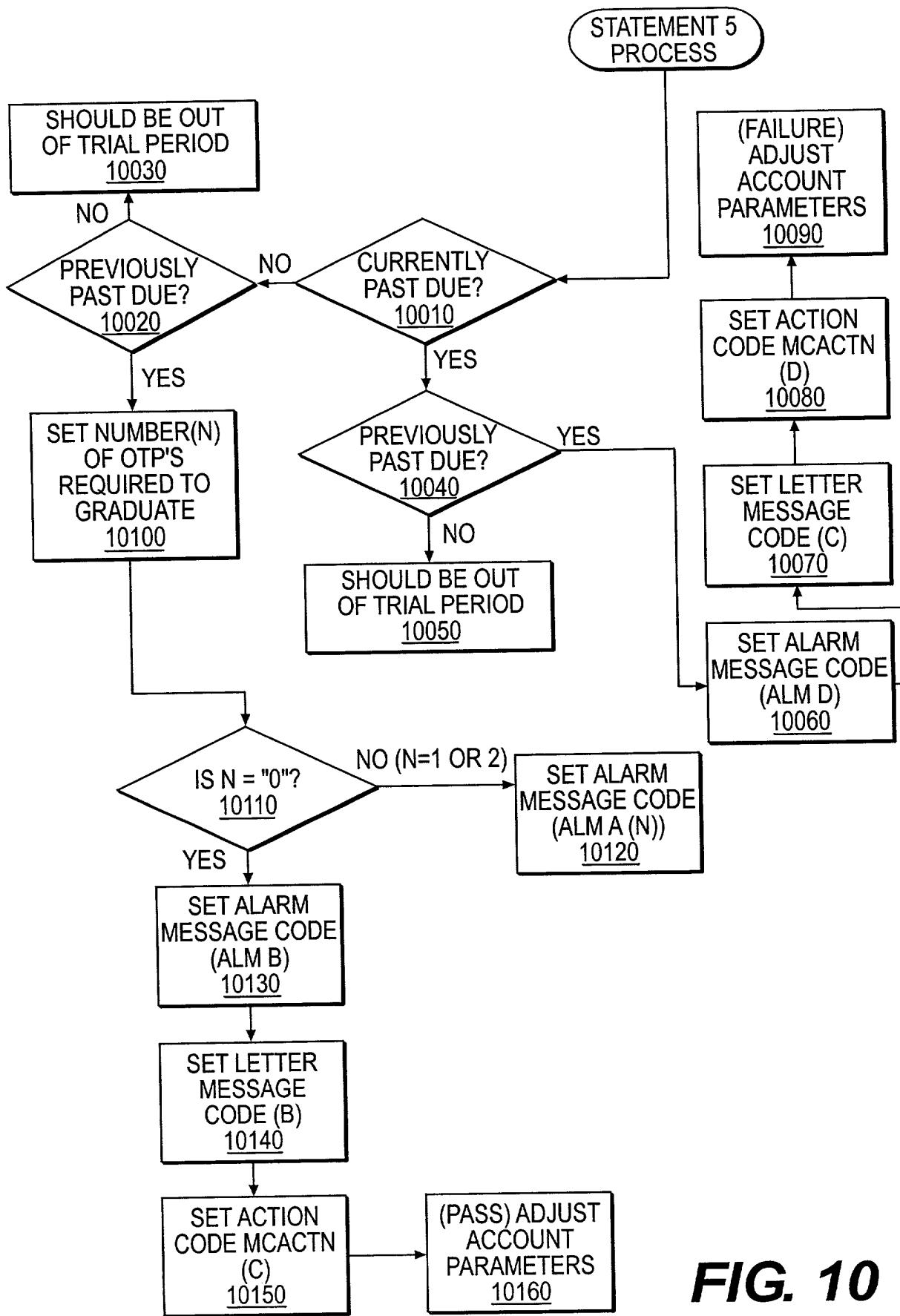


FIG. 10

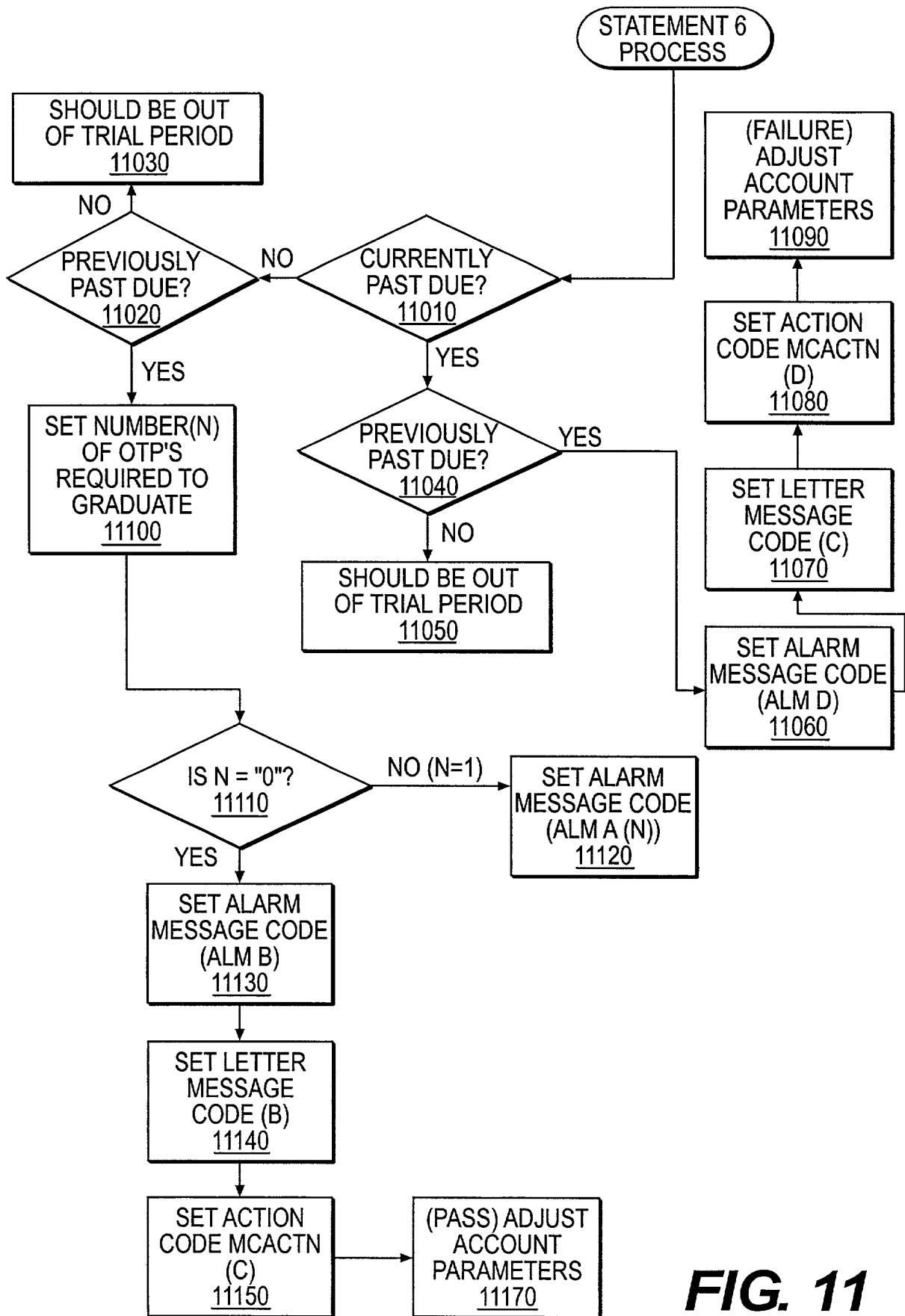


FIG. 11

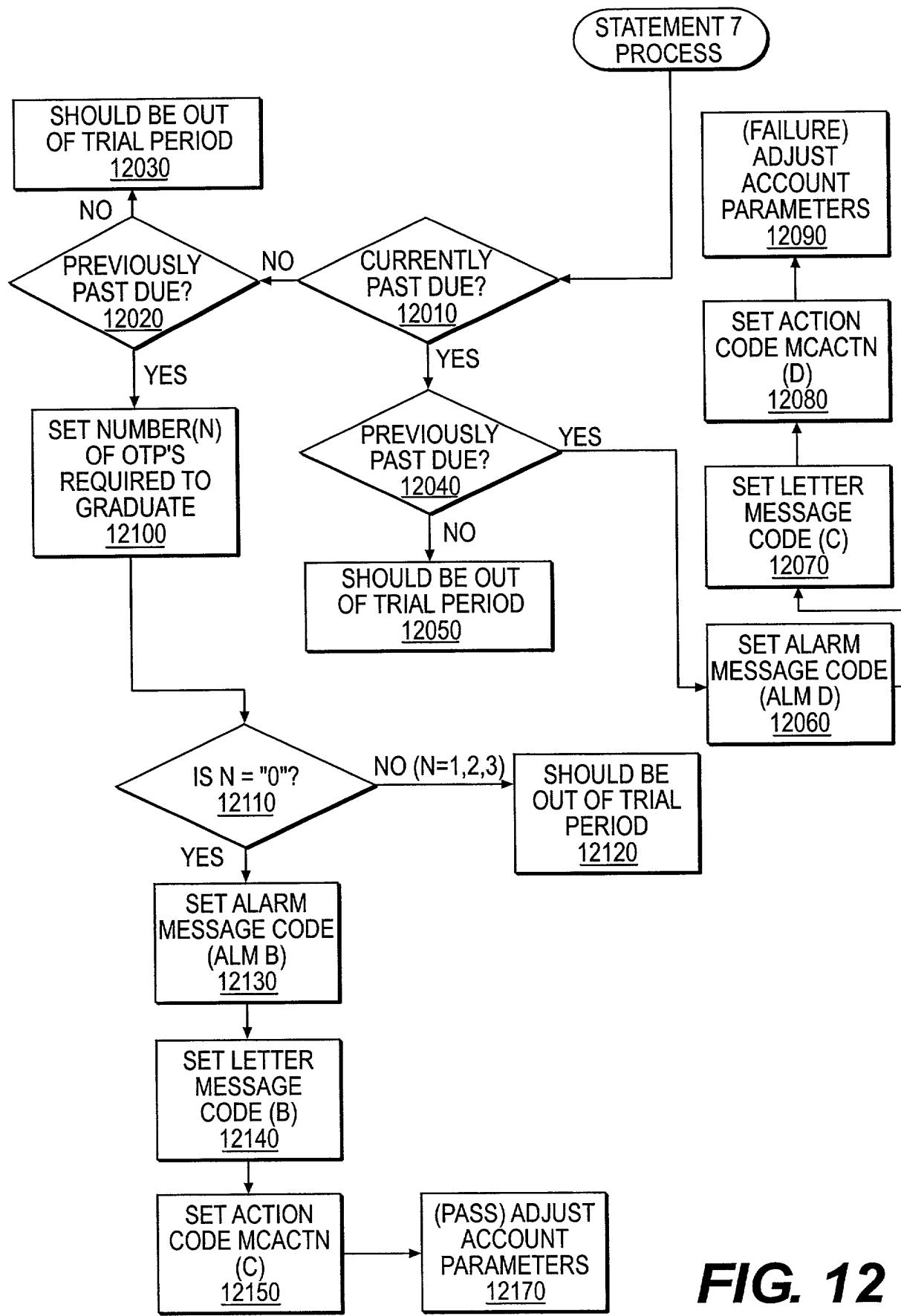


FIG. 12

1310 1320	STATEMENT STAGE	1	2	3	4	5	6	7	8	9	10
	PAYMENT NUMBER	0	1	2	3	4	5	6	7	8	9
	PASS 1	---	OTP	OTP	OTP						
	PASS 2	---	NO	OTP	OTP	OTP					
	PASS 3	---	OTP	NO	OTP	OTP	OTP				
	PASS 4	---	OTP	OTP	NO	OTP	OTP	OTP			
	FAIL 5	---	NO	NO	LAG	LAG					
	FAIL 6	---	OTP	NO	NO	LAG	LAG				
	FAIL 7	---	NO	OTP	NO	LAG	LAG				
	FAIL 8	---	OTP	OTP	NO	NO	LAG	LAG			
	FAIL 9	---	NO	OTP	OTP	NO	LAG	LAG			
	FAIL 10	---	OTP	NO	OTP	NO	LAG	LAG			
	FAIL 11	---	OTP	NO	OTP	OTP	NO	LAG	LAG		
	FAIL 12	---	OTP	OTP	NO	OTP	NO	LAG	LAG		
	FAIL 13	---	OTP	OTP	NO	OTP	OTP	NO	LAG	LAG	

1330 —

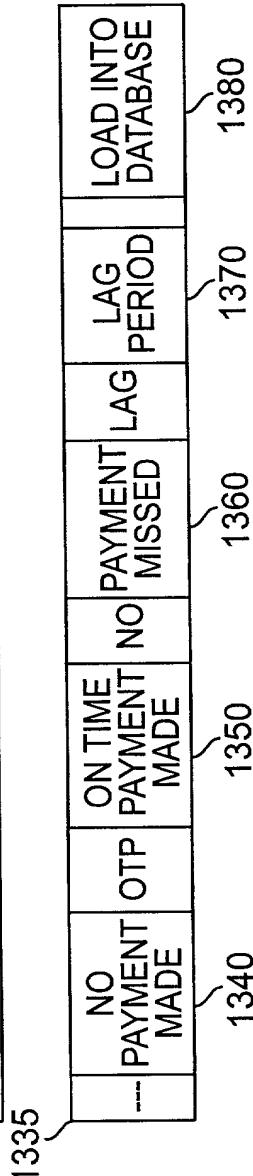


FIG. 13

1335